

In re **Lawrence Edward Creed**

Case No. **15-40892**
(if known)

AMENDED 9/3/2015
SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
1917 Fountain Spray, Wylie TX Debtor is on the Deed of Trust only. Debtor is not an owner as to the Warranty Deed	Unknown	-	\$210,000.00	\$126,000.00
Total:			\$210,000.00	

(Report also on Summary of Schedules)

In re **Lawrence Edward Creed**Case No. **15-40892**

(if known)

AMENDED 9/3/2015
SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$75.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Chase 9444 Creed Roofing	-	\$170.55
		Chase 2083 Personal Checking	-	\$245.00
		Legacy Texas	-	\$70.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Living Room Furniture and Accessories	-	\$550.00
		Bedroom 1 Furniture and Accessories	-	\$450.00
		Bedroom 2 Furniture and Accessories	-	\$400.00
		bedroom 3 Furniture and Accessories	-	\$350.00
		Kitchen Furniture and Accessories	-	\$650.00
		Refrigerator	-	\$500.00
		Washer/Dryer	-	\$700.00
		Kitchen Utensils	-	\$400.00
		Childrens Toys and Games	-	\$150.00
		Electronics	-	\$600.00

In re **Lawrence Edward Creed**Case No. **15-40892**

(if known)

AMENDED 9/3/2015
SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Pictures and Nic Nacs	-	\$200.00
6. Wearing apparel.		Wearing Apparel	-	\$250.00
		Childrens Wearing Apparel	-	\$150.00
7. Furs and jewelry.		Seico Watch	-	\$75.00
		Buluava Watch	-	\$50.00
8. Firearms and sports, photographic, and other hobby equipment.		2 Guns	-	\$450.00
		10 Pocket Knives	-	\$150.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

In re **Lawrence Edward Creed**Case No. **15-40892**

(if known)

AMENDED 9/3/2015
SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

In re **Lawrence Edward Creed**Case No. **15-40892**

(if known)

AMENDED 9/3/2015
SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Dodge Dakota	-	\$5,000.00
		2004 Ford F150	-	\$4,000.00
		2015 Dodge Challenger (co-signed for ex-wife)	-	\$28,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			

In re **Lawrence Edward Creed**Case No. **15-40892**
(if known)**AMENDED 9/3/2015**
SCHEDULE B - PERSONAL PROPERTY*Continuation Sheet No. 4*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
29. Machinery, fixtures, equipment, and supplies used in business.		Tool Box	-	\$200.00
		Set Craftsman Sockets	-	\$100.00
		Set Vice Grips	-	\$25.00
		Set of Wrenches	-	\$100.00
		Frame Nail Gun	-	\$50.00
		1 set of 3 trip staple nail gun	-	\$25.00
		Skill Saw	-	\$35.00
		Table Saw	-	\$35.00
		Skill Saw	-	\$50.00
		4 Hammers	-	\$35.00
		Hand Saw	-	\$20.00
		2 Shovels	-	\$10.00
		Compressor	-	\$100.00
		Generator	-	\$75.00
		3 Screw Guns	-	\$75.00
		Impact Gun	-	\$35.00
		2 Ladders	-	\$40.00
30. Inventory.	X			

In re **Lawrence Edward Creed**

Case No. **15-40892**
(if known)

AMENDED 9/3/2015
SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 5

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<p style="text-align: right;">5 continuation sheets attached</p> <p>(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)</p>				<p>Total ></p> <p>\$44,645.55</p>

In re **Lawrence Edward Creed**Case No. **15-40892**

(If known)

AMENDED 9/3/2015**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds
\$155,675.*☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
1917 Fountain Spray, Wylie TX Debtor is on the Deed of Trust only. Debtor is not an owner as to the Warranty Deed	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-.002	\$84,000.00	\$210,000.00
Living Room Furniture and Accessories	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$550.00	\$550.00
Bedroom 1 Furniture and Accessories	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$450.00	\$450.00
Bedroom 2 Furniture and Accessories	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$400.00	\$400.00
bedroom 3 Furniture and Accessories	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$350.00	\$350.00
Kitchen Furniture and Accessories	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$650.00	\$650.00
Refrigerator	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$500.00	\$500.00
Washer/Dryer	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$700.00	\$700.00
Kitchen Utensils	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$400.00	\$400.00
Childrens Toys and Games	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$150.00	\$150.00
* Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.		\$88,150.00	\$214,150.00

In re **Lawrence Edward Creed**Case No. **15-40892**

(If known)

AMENDED 9/3/2015
SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Continuation Sheet No. 1

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Electronics	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$600.00	\$600.00
Pictures and Nic Nacs	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$200.00	\$200.00
Wearing Apparel	Tex. Prop. Code §§ 42.001(a), 42.002(a)(5)	\$250.00	\$250.00
Childrens Wearing Apparel	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$150.00	\$150.00
Seico Watch	Tex. Prop. Code §§ 42.001(a), 42.002(a)(6)	\$75.00	\$75.00
Buluava Watch	Tex. Prop. Code §§ 42.001(a), 42.002(a)(5)	\$50.00	\$50.00
2 Guns	Tex. Prop. Code §§ 42.001(a), 42.002(a)(7)	\$450.00	\$450.00
2005 Dodge Dakota	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)	\$5,000.00	\$5,000.00
2004 Ford F150	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)	\$4,000.00	\$4,000.00
2015 Dodge Challenger (co-signed for ex-wife)	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)	\$0.00	\$28,000.00
Tool Box	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$200.00	\$200.00
Set Craftsman Sockets	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$100.00	\$100.00
Set Vice Grips	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$25.00	\$25.00
		\$99,250.00	\$253,250.00

In re **Lawrence Edward Creed**Case No. **15-40892**

(If known)

AMENDED 9/3/2015**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 2*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Set of Wrenches	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$100.00	\$100.00
Frame Nail Gun	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$50.00	\$50.00
1 set of 3 trip staple nail gun	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$25.00	\$25.00
Skill Saw	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$35.00	\$35.00
Table Saw	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$35.00	\$35.00
Skill Saw	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$50.00	\$50.00
4 Hammers	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$35.00	\$35.00
Hand Saw	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$20.00	\$20.00
2 Shovels	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$10.00	\$10.00
Compressor	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$100.00	\$100.00
Generator	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$75.00	\$75.00
3 Screw Guns	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$75.00	\$75.00
Impact Gun	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$35.00	\$35.00
		\$99,895.00	\$253,895.00

Case No. 15-40892
(If known)

AMENDED 9/3/2015

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2 Ladders	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$40.00	\$40.00
		\$99,935.00	\$253,935.00

In re **Lawrence Edward Creed**Case No. **15-40892**

(if known)

AMENDED 9/3/2015**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBATOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xx3915 Colonial Savings Mortgage PO Box 2988 Ft. Worth TX 76113	-	DATE INCURRED: NATURE OF LIEN: Fee Simple COLLATERAL: 1917 Fountain Spray, Wylie TX REMARKS: Debtor is not an owner as of the Warranty Deed. Debtor is on the Deed of Trust only. VALUE: \$210,000.00		\$126,000.00	
ACCT #: xxxxx2830 Conns Credit Corp Box 2358 Beaumont, TX 77704	-	DATE INCURRED: 04/2015 NATURE OF LIEN: Secured COLLATERAL: Houseware, Appliance, REMARKS: VALUE: \$0.00		\$13,832.00	\$13,832.00
ACCT #: xxxxxxxxxxxxx7994 Suntrust Bk Tampa Bay Attn:Bankruptcy Dept PO Box 85092 MC VA-WMRK-7952 Richmond, VA 23286	-	DATE INCURRED: 12/2014 NATURE OF LIEN: Automobile COLLATERAL: Dodge Charger REMARKS: VALUE: \$0.00		\$38,842.00	\$38,842.00
ACCT #: TMX Finance 15 Bull St, Suite 200 Savannah GA 31401	-	DATE INCURRED: NATURE OF LIEN: Purchase Money COLLATERAL: Dodge Dakota REMARKS: VALUE: \$0.00		\$1,958.14	\$1,958.14
Subtotal (Total of this Page) >				\$180,632.14	\$54,632.14
Total (Use only on last page) >					

1 continuation sheets attached

(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

In re **Lawrence Edward Creed**Case No. **15-40892**

(if known)

AMENDED 9/3/2015**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:		DATE INCURRED: NATURE OF LIEN: Purchase Money COLLATERAL: Ford F150 REMARKS:					
TMX Finance 15 Bull St, Suite 200 Savannah GA 31401	-					\$4,523.82	\$4,523.82
		VALUE: \$0.00					
Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims						\$4,523.82	\$4,523.82
Subtotal (Total of this Page) >						\$185,155.96	\$59,155.96
Total (Use only on last page) >							

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re **Lawrence Edward Creed**Case No. **15-40892**

(If Known)

AMENDED 9/3/2015**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☒ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

2 continuation sheets attached

In re **Lawrence Edward Creed**Case No. **15-40892**

(If Known)

AMENDED 9/3/2015**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Taxes and Certain Other Debts Owed to Governmental Units
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: Internal Revenue Services Centralized Insolvency Operation PO Box 7346 Philadelphia PA 19101-7346		DATE INCURRED: 2000-2014 CONSIDERATION: 1040 Taxes REMARKS: - Estimated Amount				\$25,000.00	\$25,000.00	\$0.00
Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims Subtotals (Totals of this page) > Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) Totals > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						\$25,000.00	\$25,000.00	\$0.00

In re **Lawrence Edward Creed**Case No. **15-40892**

(If Known)

AMENDED 9/3/2015**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Administrative allowances
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: Veronica Deaver P.O. Box 2248 McKinney, Texas 75070	-	DATE INCURRED: 09/01/2015 CONSIDERATION: Attorney Fees REMARKS:				\$3,200.00	\$3,200.00	\$0.00
Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Priority Claims Subtotals (Totals of this page) > Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) Totals > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						\$3,200.00	\$3,200.00	\$0.00
						\$28,200.00		
							\$28,200.00	\$0.00

In re **Lawrence Edward Creed**Case No. **15-40892**

(if known)

AMENDED 9/3/2015**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxx92-02 AFNI Inc. PO Bos 3427 Bloomington IL 61702-3427	-	DATE INCURRED: CONSIDERATION: Collecting for -AT&T Mobil REMARKS:				\$615.00
ACCT #: xxxxxxxx60-02 AFNI Inc. PO Bos 3427 Bloomington IL 61702-3427	-	DATE INCURRED: CONSIDERATION: Collecting for -Direct TV REMARKS:				\$360.00
ACCT #: xx-xx121-0 Blalack & Williams 4851 LBJ Freeway Suite 750 Dallas TX 75244	-	DATE INCURRED: CONSIDERATION: Collecting for -Texans CU REMARKS:				\$4,077.00
ACCT #: xxxxxxxxxxxxxx7906 Chase Card P.o. Box 15298 Wilmington, DE 19850	-	DATE INCURRED: 02/2014 CONSIDERATION: Credit Card REMARKS:				\$3,023.00
ACCT #: xxxxx xxxfing Chris Gertnser DBA Resolute Services 3000 Custer Rd. #270-138 P75075lano TX	-	DATE INCURRED: CONSIDERATION: Credit REMARKS:				\$13,713.07
ACCT #: 31-tr-12-03572 and 73 Collin County Justice Court Precinct 3 920 E. Park Blvd. Plano, TX 75074	-	DATE INCURRED: CONSIDERATION: Unknown REMARKS:				\$500.00
Subtotal >						\$22,288.07
Total >						

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re **Lawrence Edward Creed**Case No. **15-40892**

(if known)

AMENDED 9/3/2015**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: S-40236395 Covergent 800 SW 39TH St. Renton WA 98057	-	DATE INCURRED: CONSIDERATION: Collecting for - REMARKS:				\$895.62
ACCT #: xxxxxxxxxxxxx0001 Fandistg Po Box 22717 Rochester, NY 14692	-	DATE INCURRED: CONSIDERATION: Unknown Loan Type REMARKS:				\$29,667.00
ACCT #: xxxxxxxxxxxxx4504 GECRB/Care Credit Attn: bankruptcy PO Box 103104 Roswell, GA 30076	-	DATE INCURRED: 06/2014 CONSIDERATION: Charge Account REMARKS:				\$2,353.00
ACCT #: 119760182A Linebarger Goggan Blair & Sampson LLP 1300 Main, Suite 425 Houston TX 77002	-	DATE INCURRED: CONSIDERATION: Collecting for -City Of Houston REMARKS:				\$234.00
ACCT #: 119760182 Linebarger Goggan Blair & Sampson LLP 1300 Main, Suite 425 Houston TX 77002	-	DATE INCURRED: CONSIDERATION: Collecting for -City of Houston REMARKS:				\$282.10
ACCT #: xxx0590 McCreary Veselka, Bragg & Allen PC PO Box 1310 Round Rock TX 78680-1310	-	DATE INCURRED: CONSIDERATION: Collecting for -City of Cumby REMARKS:				\$267.80
Sheet no. <u>1</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >
						\$33,699.52
						Total >
						(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

In re **Lawrence Edward Creed**Case No. **15-40892**

(if known)

AMENDED 9/3/2015**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxx0591 McCreary Veselka, Bragg & Allen PC PO Box 1310 Round Rock TX 78680-1310	-	DATE INCURRED: CONSIDERATION: Collecting for -City of Cumby REMARKS:				\$440.70
ACCT #: xxx0592 McCreary Veselka, Bragg & Allen PC PO Box 1310 Round Rock TX 78680-1310	-	DATE INCURRED: CONSIDERATION: Collecting for -City of Cumby REMARKS:				\$349.70
ACCT #: xxx5098 McCreary Veselka, Bragg & Allen PC PO Box 1310 Round Rock TX 78680-1310	-	DATE INCURRED: CONSIDERATION: Collecting for -City of Cumby REMARKS:				\$288.60
ACCT #: xxx0589 McCreary Veselka, Bragg & Allen PC PO Box 1310 Round Rock TX 78680-1310	-	DATE INCURRED: CONSIDERATION: Collecting for -City of Cumby REMARKS:				\$375.70
ACCT #: 2219 Perdue Brandon Fielder Collins et al PO Box 13430 Arlington TX 76094-0430	-	DATE INCURRED: CONSIDERATION: Unknown REMARKS:				\$0.00
ACCT #: Peter Bennett 202 Travis St. Houston TX 77002	-	DATE INCURRED: CONSIDERATION: Loan REMARKS:				\$5,000.00

Sheet no. 2 of 3 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$6,454.70

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re **Lawrence Edward Creed**Case No. **15-40892**

(if known)

AMENDED 9/3/2015**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCT #: xxxx9050 T-Mobile PO Box 660252 Dallas TX 75262	-	DATE INCURRED: CONSIDERATION: Phone REMARKS:				\$1,250.00	
ACCT #: xxxx2132 Texas Dept. of Public Safety Surcharge Processing PO Box 16733 Austin TX 78761-6733	-	DATE INCURRED: CONSIDERATION: Surcharge Fees REMARKS:				\$2,000.00	
ACCT #: xxJ140 Texas Dept. of Public Safety Surcharge Processing PO Box 16733 Austin TX 78761-6733	-	DATE INCURRED: CONSIDERATION: Surcharge Fees REMARKS:				\$500.00	
ACCT #: xxZ384 Texas Dept. of Public Safety Surcharge Processing PO Box 16733 Austin TX 78761-6733	-	DATE INCURRED: CONSIDERATION: Surcharge Fees REMARKS:				\$500.00	
ACCT #: xx6680 Texas Dept. of Public Safety Surcharge Processing PO Box 16733 Austin TX 78761-6733	-	DATE INCURRED: CONSIDERATION: Surcharge Fees REMARKS:				\$500.00	
Sheet no. <u>3</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >	\$4,750.00
						Total >	\$67,192.29

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

Fill in this information to identify your case:

Debtor 1	<u>Lawrence</u>	<u>Edward</u>	<u>Creed</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>EASTERN DISTRICT OF TEXAS</u>		
Case number (if known)	<u>15-40892</u>		

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status**Debtor 1**

- ☒ Employed
☐ Not employed

OccupationSelf-Employed**Employer's name**Creed Roofing**Employer's address**Wylie TX

Number Street

Debtor 2 or non-filing spouse

- ☐ Employed
☐ Not employed

Number Street

City

State Zip Code

City

State Zip Code

How long employed there? 7 Yrs.**Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	<u>\$0.00</u>	
3. Estimate and list monthly overtime pay.	<u>\$0.00</u>	
4. Calculate gross income. Add line 2 + line 3.	<u>\$0.00</u>	

Debtor 1 **Lawrence** **Edward** **Creed** Document Page 22 of 27 Case number (if known) **15-40892**

First Name Middle Name Last Name

		For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	→ 4.	<u>\$0.00</u>	
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a.	<u>\$0.00</u>	
5b. Mandatory contributions for retirement plans	5b.	<u>\$0.00</u>	
5c. Voluntary contributions for retirement plans	5c.	<u>\$0.00</u>	
5d. Required repayments of retirement fund loans	5d.	<u>\$0.00</u>	
5e. Insurance	5e.	<u>\$0.00</u>	
5f. Domestic support obligations	5f.	<u>\$0.00</u>	
5g. Union dues	5g.	<u>\$0.00</u>	
5h. Other deductions. Specify: _____	5h. +	<u>\$0.00</u>	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6.	<u>\$0.00</u>	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	<u>\$0.00</u>	
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	<u>\$2,060.00</u>	
8b. Interest and dividends	8b.	<u>\$0.00</u>	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	<u>\$0.00</u>	
8d. Unemployment compensation	8d.	<u>\$0.00</u>	
8e. Social Security	8e.	<u>\$0.00</u>	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f.	<u>\$0.00</u>	
8g. Pension or retirement income	8g.	<u>\$0.00</u>	
8h. Other monthly income. Specify: <u>Girlfriend (roommate) income</u>	8h. +	<u>\$2,600.00</u>	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	<u>\$4,660.00</u>	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	<u>\$4,660.00</u>	+ <u> </u> = <u>\$4,660.00</u>
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. +	<u>\$0.00</u>	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies.	12.		<u>\$4,660.00</u> Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form? <input checked="" type="checkbox"/> No. <u>None.</u> <input type="checkbox"/> Yes. Explain: _____			

Debtor 1 **Lawrence** **Edward** **Creed** Case number (if known) **15-40892**

First Name Middle Name Last Name

8a. Attached Statement (Debtor 1)

Creed Roofing

Gross Monthly Income:		\$4,800.00
<u>Expense</u>	<u>Category</u>	<u>Amount</u>
Fuel	Gasoline	\$450.00
Tool Lease	Equipment Lease	\$140.00
Helper	Labor	\$1,600.00
Supplies	Roofing Supplies	\$550.00
Total Monthly Expenses		\$2,740.00
Net Monthly Income:		\$2,060.00

Fill in this information to identify your case:

Debtor 1 Lawrence Edward Creed
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF TEXAS

Case number 15-40892
 (if known)

Check if this is:

- ☒ An amended filing
☐ A supplement showing post-petition chapter 13 expenses as of the following date: _____
 MM / DD / YYYY
☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household**1. Is this a joint case?**

- ☒ No. Go to line 2.
☐ Yes. Does Debtor 2 live in a separate household?
☐ No
☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

- ☐ No
☒ Yes. Fill out this information for each dependent.....

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
<u>Daughter</u>	<u>11</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>Son</u>	<u>9</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>Daughter</u>	<u>3</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>Girlfriend</u>	<u>38</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>Father</u>		<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

Your expenses**4. The rental or home ownership expenses for your residence.**
 Include first mortgage payments and any rent for the ground or lot.4. \$1,250.00**If not included in line 4:**

- 4a. Real estate taxes
 4b. Property, homeowner's, or renter's insurance
 4c. Home maintenance, repair, and upkeep expenses
 4d. Homeowner's association or condominium dues

4a. _____
 4b. _____
 4c. _____
 4d. _____

Debtor 1 **Lawrence****Edward****Creed**Case number (if known) **15-40892**

First Name

Middle Name

Last Name

Your expenses

5. Additional mortgage payments for your residence , such as home equity loans	5.	_____
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	_____ \$250.00
6b. Water, sewer, garbage collection	6b.	_____ \$80.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	_____ \$150.00
6d. Other. Specify: <u>Internet/Cable</u>	6d.	_____ \$185.00
7. Food and housekeeping supplies	7.	_____ \$800.00
8. Childcare and children's education costs	8.	_____
9. Clothing, laundry, and dry cleaning	9.	_____ \$50.00
10. Personal care products and services	10.	_____ \$40.00
11. Medical and dental expenses	11.	_____ \$80.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	_____ \$280.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	_____ \$60.00
14. Charitable contributions and religious donations	14.	_____
15. Insurance.		
Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	_____
15b. Health insurance	15b.	_____
15c. Vehicle insurance	15c.	_____ \$175.00
15d. Other insurance. Specify: _____	15d.	_____
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	_____
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a.	_____
17b. Car payments for Vehicle 2	17b.	_____
17c. Other. Specify: <u>Care Credit</u>	17c.	_____ \$150.00
17d. Other. Specify: <u>School Lunches</u>	17d.	_____ \$60.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	_____
19. Other payments you make to support others who do not live with you. Specify: _____	19.	_____
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a.	_____
20b. Real estate taxes	20b.	_____
20c. Property, homeowner's, or renter's insurance	20c.	_____
20d. Maintenance, repair, and upkeep expenses	20d.	_____
20e. Homeowner's association or condominium dues	20e.	_____

Debtor 1 **Lawrence****Edward****Creed**

Case number (if known)

15-40892

First Name

Middle Name

Last Name

21. Other. Specify: _____ 21. + _____

22. Your monthly expenses. Add lines 4 through 21.

The result is your monthly expenses.

22. **\$3,610.00**

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. **\$4,660.00**

23b. Copy your monthly expenses from line 22 above.

23b. - **\$3,610.00**

23c. Subtract your monthly expenses from your monthly income.

The result is your monthly net income.

23c. **\$1,050.00**

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.☐ Yes. Explain here:**None.**

Debtor 1 Lawrence Edward Creed Case number (if known) 15-40892
First Name Middle Name Last Name

2. Additional Dependents:

<u>Dependent's relationship to Debtor 1 or Debtor 2</u>	<u>Dependent's age</u>	<u>Does dependent live with you?</u>
<u>Mother</u>	<u></u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes